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| B1 (Official) | Form 1)(04 | /13) | | | | oannon | | go <u> </u> | 10 | | | | |
|---|---|------------------------------|--|---|--|-------------------------------------|--------------------------------------|---|--|---|-------------------------------------|------------------------|-------|
| | | | United No | | | ruptcy of Illino | | | | | Vo | luntary Petitio | n |
| | Name of Debtor (if individual, enter Last, First, Middle): Porter, Bryan | | | | | | Name | of Joint De | ebtor (Spouse) |) (Last, First | , Middle): | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | | used by the J maiden, and | | | 8 years | | |
| Last four dig | | Sec. or Indi | vidual-Taxpa | nyer I.D. (| ITIN)/Com | plete EIN | Last f | our digits o | f Soc. Sec. or | Individual- | Гахрауег I | D. (ITIN) No./Complete | e EIN |
| Street Addre | ess of Debto | ` | Street, City, a | and State) | : | ZIP Code | | Address of | Joint Debtor | (No. and St | reet, City, a | and State): ZIP Co | ode |
| | | | | | | 60461 | | | | | | | Juc |
| County of R Cook | Residence or | of the Prin | cipal Place o | f Busines | s: | | Count | y of Reside | ence or of the | Principal Pla | ace of Busi | ness: | |
| Mailing Add | dress of Deb | otor (if diffe | erent from str | eet addres | ss): | | Mailii | ng Address | of Joint Debto | or (if differe | nt from str | eet address): | |
| | | | | | Г | ZIP Code | | | | | | ZIP Co | ode |
| Location of (if different | | | siness Debtor ove): | | | | | | | | | | |
| (Forms | | Debtor | one how) | | | of Business | } | | - | - | | Under Which | |
| (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | | (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank | | s defined | Chapt Chapt Chapt Chapt Chapt Chapt | er 7 er 9 er 11 er 12 | of | hapter 15 F a Foreign hapter 15 F | Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding | | | |
| | Chapter 1 | 5 Debtors | | Oth | | | | | | | e of Debts | | |
| Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | | | unde | (Check box tor is a tax-ex er Title 26 of | mpt Entity i, if applicable mpt organiz the United St l Revenue Co | e) zation tates | defined | are primarily co d in 11 U.S.C. § red by an indivio anal, family, or l | nsumer debts, 101(8) as dual primarily | for | Debts are primarily business debts. | у | |
| | Fil | ling Fee (C | heck one box | () | | | one box: | 1 | - | ter 11 Debt | | | |
| ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | | | Debtor is not if: Debtor's agg are less than all applicabl A plan is bei | a small busi regate nonco \$2,490,925 (e boxes: ng filed with | amount subject this petition. | lefined in 11 United debts (exo | J.S.C. § 101 cluding debt on 4/01/16 | | | | | |
| | | | | | | | | | S.C. § 1126(b). | • | | | |
| Debtor e | estimates that estimates that | t funds will t, after any | ation I be available exempt prop for distribut | erty is ex | cluded and | administrat | | es paid, | | THIS | S SPACE IS | FOR COURT USE ONLY | |
| Estimated N 1- 49 | Number of C 50- 99 | reditors 100- 199 | 200- | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | | |
| Estimated A | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | | | | | |
| Estimated L | \$50,001 to \$100,000 | \$100,001 to \$500,000 | | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | | | | | |

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| DI (Official Fort | 11 1)(04/13) | | 1 age 2 | | | |
|------------------------------|---|--|------------------------------------|--|--|--|
| Voluntary | Petition | Name of Debtor(s): Porter, Bryan | | | | |
| (This page mus | t be completed and filed in every case) | | | | | |
| | All Prior Bankruptcy Cases Filed Within Last | | 1 | | | |
| Location Where Filed: | - None - | Case Number: | Date Filed: | | | |
| Location Where Filed: | | Case Number: | Date Filed: | | | |
| Pen | ding Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If more than | n one, attach additional sheet) | | | |
| Name of Debto | or: | Case Number: | Date Filed: | | | |
| District: | | Relationship: | Judge: | | | |
| | Exhibit A | | hibit B | | | |
| forms 10K an pursuant to S | eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) | (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). | | | | |
| ☐ Exhibit A | A is attached and made a part of this petition. | X_/s/ Julie Gleason | March 5, 2015 | | | |
| | | Signature of Attorney for Debtor(s Julie Gleason 6273536 | (Date) | | | |
| | Exh | ibit C | | | | |
| | own or have possession of any property that poses or is alleged to exhibit C is attached and made a part of this petition. | pose a threat of imminent and identifiable | e harm to public health or safety? | | | |
| | Exh | ibit D | | | | |
| Exhibit I If this is a joir | _ | a part of this petition. | a separate Exhibit D.) | | | |
| ☐ Exhibit I | O also completed and signed by the joint debtor is attached a | | | | | |
| | Information Regardin | <u> </u> | | | | |
| • | (Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for | al place of business, or principal asse | | | | |
| | There is a bankruptcy case concerning debtor's affiliate, ge | eneral partner, or partnership pending | in this District. | | | |
| | | | | | | |
| | Certification by a Debtor Who Reside (Check all app | | rty | | | |
| | Landlord has a judgment against the debtor for possession | | complete the following.) | | | |
| | (Name of landlord that obtained judgment) | <u> </u> | | | | |
| | (Address of landlord) | | | | | |
| | Debtor claims that under applicable nonbankruptcy law, th | | | | | |
| | the entire monetary default that gave rise to the judgment f Debtor has included with this petition the deposit with the after the filing of the petition. | • • | • | | | |
| | Debtor certifies that he/she has served the Landlord with the | nis certification. (11 U.S.C. § 362(l)). | | | | |

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Bryan Porter

Signature of Debtor Bryan Porter

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 5, 2015

Date

Signature of Attorney*

X /s/ Julie Gleason

Signature of Attorney for Debtor(s)

Julie Gleason 6273536

Printed Name of Attorney for Debtor(s)

Gleason & Gleason LLC

Firm Name

77 W Washington, Ste 1218 Chicago, IL 60602

Address

Email: troy@chicagobk.com

(312) 578-9530 Fax: (312) 578-9524

Telephone Number

March 5, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Porter, Bryan

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

| In re | Bryan Porter | | Case No. | |
|-------|--------------|-----------|----------|---|
| · | | Debtor(s) | Chapter | 7 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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| B 1D (Official Form 1, Exhibit D) (12/09) - Cont. | Page 2 | | | | |
|---|---|--|--|--|--|
| mental deficiency so as to be incapable of realizing a financial responsibilities.); | (4) as physically impaired to the extent of being dit counseling briefing in person, by telephone, or | | | | |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. | | | | | |
| I certify under penalty of perjury that the information provided above is true and correct. | | | | | |
| Signature of Debtor: /s/ Bryan | an Porter Porter | | | | |
| Date: March 5, 2015 | | | | | |

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

| In re | Bryan Porter | | Case No | |
|-------|--------------|--------|---------|---|
| - | | Debtor | _, | |
| | | | Chapter | 7 |
| | | | 1 | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 3 | 24,200.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 19,330.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 6 | | 60,816.27 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 2,719.75 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 2,718.00 |
| Total Number of Sheets of ALL Schedu | ıles | 19 | | | |
| | To | otal Assets | 24,200.00 | | |
| | | | Total Liabilities | 80,146.27 | |

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

| In re | Bryan Porter | | Case No | |
|-------|--------------|----------|---------|---|
| • | <u> </u> | Debtor , | | |
| | | | Chapter | 7 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|-----------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 48,874.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 48,874.00 |

State the following:

| Average Income (from Schedule I, Line 12) | 2,719.75 |
|--|----------|
| Average Expenses (from Schedule J, Line 22) | 2,718.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | 3,891.96 |

State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 1,330.00 |
|--|------|-----------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 60,816.27 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 62,146.27 |

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B6A (Official Form 6A) (12/07)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

| In re | Bryan Porter | Case No. |
|-------|--------------|----------|
| _ | | Debtor |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--|---|---|
| 1. | Cash on hand | | Cash on Hand | - | 50.00 |
| 2. | Checking, savings or other financial | | Checking Account w/ Chase | - | 500.00 |
| | accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Savings Account w/ Chase | - | 0.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | | Misc. Household Goods (Bedroom Furniture, Kitchen Appliances, tables, chairs, sofas, and Tvs) | - | 1,500.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Books, Pictures, Videos, and DVDs | - | 350.00 |
| 6. | Wearing apparel. | | Used Clothing | - | 300.00 |
| 7. | Furs and jewelry. | | Misc. Costume Jewelry or watches | - | 1,000.00 |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | , | Term Life Insurance Policy w/ Employer - No CSV | - | 0.00 |
| 10. | Annuities. Itemize and name each issuer. | X | | | |
| | | | | | |

2 continuation sheets attached to the Schedule of Personal Property

3,700.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

| | | | Debtor | | |
|-----|---|------------------|-------------------------------------|---|--|
| | 9 | SCHEDUL | LE B - PERSONAL PROPI | ERTY | |
| | Type of Property | N O N E | Description and Location of Propert | Husband Wife, y Joint, o Communi | Debtor's Interest in Property, without Deducting any |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | ESOP | | - | 500.00 |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 6. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | Estimated | l 2014 Federal Income Tax Refund | - | 2,000.00 |
| | | | | Sub-7 (Total of this pag | Cotal > 2,500.00 |

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

| In re | Bryan Porter | Case No |
|-------|--------------|---------|
| _ | | |

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | 20 | 012 Toyota Camry - approx 60,000 miles | - | 18,000.00 |
| 26. | Boats, motors, and accessories. | X | | | |
| 27. | Aircraft and accessories. | X | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | X | | | |
| 31. | Animals. | X | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | X | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > (Total of this page)

18,000.00

Total >

24,200.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

| In re | Bryan Porter | Case No |
|-------|--------------|----------|
| - | | Debtor , |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|---|----------------------------------|---|
| Cash on Hand Cash on Hand | 735 ILCS 5/12-1001(b) | 50.00 | 50.00 |
| Checking, Savings, or Other Financial Accounts, (Checking Account w/ Chase | Certificates of Deposit 735 ILCS 5/12-1001(b) | 500.00 | 500.00 |
| Savings Account w/ Chase | 735 ILCS 5/12-1001(b) | 0.00 | 0.00 |
| Household Goods and Furnishings Misc. Household Goods (Bedroom Furniture, Kitchen Appliances, tables, chairs, sofas, and Tvs) | 735 ILCS 5/12-1001(b) | 450.00 | 1,500.00 |
| Books, Pictures and Other Art Objects; Collectible Books, Pictures, Videos, and DVDs | e <u>s</u> 735 ILCS 5/12-1001(a) | 100% | 350.00 |
| Wearing Apparel Used Clothing | 735 ILCS 5/12-1001(a) | 100% | 300.00 |
| <u>Furs and Jewelry</u> Misc. Costume Jewelry or watches | 735 ILCS 5/12-1001(b) | 1,000.00 | 1,000.00 |
| Interests in IRA, ERISA, Keogh, or Other Pension (ESOP | or Profit Sharing Plans 735 ILCS 5/12-1006 | 100% | 500.00 |
| Other Contingent and Unliquidated Claims of Ever Estimated 2014 Federal Income Tax Refund | ry <u>Nature</u> 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(g)(1) | 2,000.00 0.00 | 2,000.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles 2012 Toyota Camry - approx 60,000 miles | 735 ILCS 5/12-1001(c) | 2,400.00 | 18,000.00 |

| m 1 | = FFO.00 | 04.000.00 |
|--------|-----------------|-----------|
| Total: | 7.550.00 | 24.200.00 |

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B6D (Official Form 6D) (12/07)

| In re | Bryan Porter | Case No. | Case No. |
|-------|--------------|----------|-------------|
| | <u> </u> | ; | |
| | | Debtor | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxxxxxxxxx1001 Exeter Finance Corp | C O D E B T O R | Hu H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN Opened 5/01/13 Last Active 11/20/14 Purchase Money Security | N G F | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|-----------------|------------------------|--|-------------|--------------|----------|--|---------------------------------|
| Po Box 166097 Irving, TX 75016 | | - | 2012 Toyota Camry - approx 60,000 miles Value \$ 18,000.00 | | | | 19,330.00 | 1,330.00 |
| Account No. | | | , | | | | .3,000.00 | ,,555.50 |
| Account No. | | | Value \$ Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| continuation sheets attached | | | · | ubto | | | 19,330.00 | 1,330.00 |
| | | | (Report on Summary of Sc | | ota ule | | 19,330.00 | 1,330.00 |

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B6E (Official Form 6E) (4/13)

| In re | Bryan Porter | Case No. |
|-------|--------------|----------|
| - | | Debtor , |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
|---|
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| ☐ Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| ☐ Taxes and certain other debts owed to governmental units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| ☐ Commitments to maintain the capital of an insured depository institution |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| ☐ Claims for death or personal injury while debtor was intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

| In re | Bryan Porter | | Case No. | |
|-------|--------------|--------|----------|--|
| - | | Debtor | , | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| | | | • | | | | | |
|--|----------|---------|---|-----------|------------|---|-------------|-----------------|
| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community | Č | U | Ţ | ग | |
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H & J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | UNLIQUIDAT | L | U T F | AMOUNT OF CLAIM |
| Account No. xxxx0435 | | | 04 Illinois Tollway Authority |] ¦ | Ť | | ſ | |
| Arnoldharris 111 West Jackson B Chicago, IL 60604 | | | | | E D | | | 215.00 |
| Account No. xxxxxxxxxxxx9817 | | | Opened 9/01/07 Last Active 11/30/11 | T | Т | t | † | |
| Bk Of Amer Po Box 982235 El Paso, TX 79998 | | | Credit Card | | | | | 1,613.00 |
| Account No. | | | Parking Tickets | | | | | |
| City of Chicago Attn: Bankruptcy/Parking tickets 121 N LaSalle BSMT 107 Chicago, IL 60602 | | | | | | | | 2,837.27 |
| Account No. | | | | + | ┢ | t | + | |
| Harris & Harris 111 W Jackson Blvd, Ste 400 Chicago, IL 60604 | | | Representing: City of Chicago | | | | | Notice Only |
| continuation sheets attached | | | (Total of t | Subt | | | 1 | 4,665.27 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Bryan Porter | Case No. | _ |
|-------|--------------|----------|---|
| _ | - | Debtor | |

| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community | C | U | P | |
|--|----------|------------------|---|------------|------|--------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | A A A H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | QU | SPUTED | AMOUNT OF CLAIM |
| Account No. | | | | ד [| ΙE | | |
| Linebarger Goggan Blair & Sampson 233 S Wacker Suite 4030 Chicago, IL 60606 | | | Representing: City of Chicago | | D | | Notice Only |
| Account No. xxxx0395 | | | Opened 5/01/11 | | | | |
| Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256 | | - | Collection Attorney Sprint | | | | 76.00 |
| Account No. xxxxx3501 | | | Opened 7/01/14 | | | | |
| Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256 | | - | Collection Attorney At T | | | | 113.00 |
| Account No. | | | | T | | | |
| IC System Inc 444 Highway 96 East, PO Box 64378 Saint Paul, MN 55164 | | | Representing: Enhanced Recovery Corp | | | | Notice Only |
| Account No. | | | Notice Only | T | | | |
| Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338 | | - | | | | | Unknown |
| Sheet no. 1 of 5 sheets attached to Schedule of | | _ | | Subt | tota | 1 | 100.55 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | ge) | 189.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Bryan Porter | Case No | _ |
|-------|--------------|---------|---|
| _ | | Debtor | |

| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community | C | U N L | D | |
|---|----------|-------------|--|------------|-------------|-------------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C A M | IS SUBJECT TO SETOFF, SO STATE. | CONFLNGENT | 1 Q U . | S P U T E D | AMOUNT OF CLAIM |
| Account No. Notic Only | | | Notice Only | T | E | | |
| Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603 | | - | | | D | | Unknown |
| Account No. | | | Notice Only | П | Т | Г | |
| Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 | | - | | | | | Unknown |
| Account No. xxx5909 | | | Opened 12/01/13 | T | T | | |
| Joseph Mann & Creed 20600 Chagrin Blvd Ste 5 Shaker Heights, OH 44122 | | - | Collection Attorney Rcn Telecom Services Llc | | | | 406.00 |
| Account No. xxxx-xx3181 | | | Judgment | Г | | | |
| LVNV Funding PO Box 10587 Greenville, SC 29603 | | - | | | | | 1,000.00 |
| Account No. | T | | | T | T | T | |
| Blatt Hasenmiller Leibsker & Moore 10 S LaSalle St Suite 2200 Chicago, IL 60603 | | | Representing: LVNV Funding | | | | Notice Only |
| Sheet no. 2 of 5 sheets attached to Schedule of | | | | Subt | | | 1,406.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | ge) | 1,400.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Bryan Porter | Case No. | _ |
|-------|--------------|----------|---|
| _ | - | Debtor | |

| CDEDITODIC NAME | С | Hu | sband, Wife, Joint, or Community | С | U | D | |
|--|----------|------------------|---|---------------|------|------------------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | ONTINGEN | QULD | S P U T | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxx2702 | | | Opened 5/01/07 Last Active 8/20/10 | ٦Ÿ | E | | |
| Navient Po Box 9655 Wilkes Barre, PA 18773 | | - | Educational | | | | 7,888.00 |
| Account No. xxxxxxxxxxxxxxxxx1113 | † | | Opened 11/01/06 Last Active 11/30/14 Educational | | | | · |
| Navient Po Box 9500 Wilkes Barre, PA 18773 | | - | | | | | |
| | | | | | | | 6,774.00 |
| Account No. xxxxxxxxxxxxxxxxxxxxxxXXXXXXXXXXXXXXX | | - | Opened 8/01/07 Last Active 11/30/14 Educational | | | | 6,382.00 |
| Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx | | - | Opened 8/01/07 Last Active 11/30/14 Educational | | | | |
| Account No. xxxxxxxxxxxxxxxxx1113 Navient | | | Opened 11/01/06 Last Active 11/30/14 Educational | | | | 4,548.00 |
| Po Box 9500 Wilkes Barre, PA 18773 | | - | | | | | 4,061.00 |
| Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total o | Sub f this | | | 29,653.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Bryan Porter | Case No. | _ |
|-------|--------------|----------|---|
| _ | - | Debtor | |

| CREDITOR'S NAME, | CO | Hu | sband, Wife, Joint, or Community | С | U | 1 | оΤ | |
|---|--------------|--------|--|-----------|------------------|--|-------------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER | OD E B T O R | J H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM | | NL L QU | | S P U | AMOUNT OF CLAIM |
| (See instructions above.) Account No. xxxxxxxxxxxxxxxx0116 | O R | С | IS SUBJECT TO SETOFF, SO STATE. Opened 1/01/08 Last Active 11/30/14 | N G E N T | D A T E | ֓֞֜֜֜֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓ | E D | |
| Navient Po Box 9500 Wilkes Barre, PA 18773 | | - | Educational | | D | | | 3,436.00 |
| Account No. xxxx9184 Palisad Coll Attention: Banktruptcy Department Po Box 1244 Englewood Cliffs, NJ 07632 | | - | Opened 3/01/09 Factoring Company Account Ge Money Bank | | | | | |
| , | | | | | | | | 2,880.00 |
| Account No. Adler & Associates Ltd. 25 E. Washington St, #1221 Chicago, IL 60602 | | | Representing: Palisad Coll | | | | | Notice Only |
| Account No. xxxxx5026 Tidewater Credit Servi 565 Cedar Rd Chesapeake, VA 23320 | | - | Opened 4/23/08 Last Active 3/05/10 Charge Account | | | | | 1,802.00 |
| Account No. xxxx9834 U S Dept Of Ed/Gsl/Atl Po Box 4222 Iowa City, IA 52244 | | - | Opened 8/01/08 Last Active 10/28/14 Educational | | | | | 9,880.00 |
| Sheet no. 4 of 5 sheets attached to Schedule o | f | 1 | (Total o | Sub | | | $^{\prime}$ | 17,998.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Bryan Porter | Case No |
|-------|--------------|---------|
| - | | Debtor |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | UNLLQULDA | | AMOUNT OF CLAIM |
|---|----------|------------------------|---|----------|-----------|-----|-----------------|
| Account No. xxxx7244 U S Dept Of Ed/GsI/Atl Po Box 4222 Iowa City, IA 52244 | - | - | Opened 8/01/08 Last Active 10/28/14 Educational | T | DATED | | |
| Account No. | L | | Tickets | | | | 5,905.00 |
| Village of Bridgeview Attn: Village Attorney 7500 S Oketo Ave Bridgeview, IL 60455 | | - | Tickets | | | | 4 000 00 |
| Account No. | ╀ | | | \vdash | | | 1,000.00 |
| | | | | | | | |
| Account No. | - | | | | | | |
| Account No. | ł | | | | | | |
| | | | | | | | |
| Sheet no5 _ of _5 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | Subt | | | 6,905.00 |
| Cleanors Holding Onsecured Nonphority Claims | | | | Т | ota | ıl | 60,816.27 |
| | | | (Report on Summary of So | hed | lule | es) | 00,010.27 |

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B6G (Official Form 6G) (12/07)

| In re | Bryan Porter | Case No. |
|-------|--------------|----------|
| | | Debtor |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-08104 Doc 1 Filed 03/08/15 Entered 03/08/15 10:12:22 Desc Main Document Page 22 of 45

B6H (Official Form 6H) (12/07)

| In re Br | Bryan Porter | Case No. |
|----------|--------------|----------|
| | Debtor | |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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| Fill | in this information to identify your c | ase. | | | | | | | | |
|---------------------|---|------------------------------|--|---------------------|----------------|---------------------------|-----------------------|---------------------------|------------------------------|-----------------|
| | otor 1 Bryan Porte | | | | | | | | | |
| _ | otor 2 ouse, if filing) | | | | _ | | | | | |
| Uni | ted States Bankruptcy Court for the | : NORTHERN DISTRIC | CT OF ILLINOIS | | | | | | | |
| | se number nown) | | - | | | □ A | | ed filing ent showing | g post-petition | n chapter |
| 0 | fficial Form B 6I | | | | | | IM / DD/ \ | | om.ig dato. | |
| S | chedule I: Your Inc | ome | | | | | | | | 12/13 |
| sup spo atta | as complete and accurate as posiplying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment | are married and not filing w | ng jointly, and your ith you, do not inclu | spouse ide infor | is liv mati | ing with on about | you, incl your spo | ude inforn ouse. If mo | nation about ore space is | your needed, |
| 1. | Fill in your employment information. | | Debtor 1 | | | | Debtor 2 | 2 or non-fil | ling spouse | |
| | If you have more than one job, attach a separate page with | Employment status | | | | ☐ Employed ☐ Not employed | | | | |
| | information about additional employers. | Occupation | □ Not employed | | | | □ Not e | mpioyea | | |
| | Include part-time, seasonal, or self-employed work. | Occupation Employer's name | Field Project So | upervis | or | | | | | |
| | Occupation may include student or homemaker, if it applies. | Employer's address | | | | | | | | |
| | | How long employed t | here? 2 yrs | | | | _ | | | |
| Esti spou | mate monthly income as of the duse unless you are separated. u or your non-filing spouse have me e space, attach a separate sheet to | ate you file this form. If | | · | • | | that perso | For Dek | • | - |
| 2. | List monthly gross wages, sala deductions). If not paid monthly, | | | 2. | \$ | 3 | ,891.96 | \$ | N/A | |
| 3. | Estimate and list monthly overt | ime pay. | | 3. | +\$ | | 0.00 | +\$ | N/A | |
| 4. | Calculate gross Income. Add lii | ne 2 + line 3. | | 4. | \$ | 3,89 | 91.96 | \$ | N/A | |

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| | Bryan Porter | - | 00301 | number (<i>if known</i>) | - | | |
|----------------------------|--|--------|---------------|----------------------------|-------------|---------------------------|-----|
| | | | For | Debtor 1 | | ebtor 2 or ling spouse | |
| Co | ppy line 4 here | 4. | \$ | 3,891.96 | \$ | N/A | |
| 5. Li : | st all payroll deductions: | | | | | | |
| 5a | | 5a. | \$ | 1,105.04 | \$ | N/A | |
| 5b | • | 5b. | \$ | 0.00 | \$ | N/A | |
| 5c | . Voluntary contributions for retirement plans | 5c. | \$ | 0.00 | \$ | N/A | |
| 5d | Required repayments of retirement fund loans | 5d. | \$ | 0.00 | \$ | N/A | |
| 5e | nsurance | 5e. | \$ | 67.17 | \$ | N/A | |
| 5f. | • | 5f. | \$ | 0.00 | \$ | N/A | |
| 5g | | 5g. | \$ | 0.00 | \$ | N/A | |
| 5h | Other deductions. Specify: | _ 5h.+ | * \$ <u> </u> | 0.00 | + \$ | N/A | |
| 6. A c | dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. | \$ | 1,172.21 | \$ | N/A | |
| 7. C a | alculate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$ | 2,719.75 | \$ | N/A | |
| 8. Li : 8a | st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. | \$ | 0.00 | ¢ | N/A | |
| 8b | • | 8b. | \$ <u> </u> | 0.00 | \$ <u> </u> | N/A N/A | |
| 8c | | | Ψ | 0.00 | Ψ | IN/A | |
| | regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. | \$ | 0.00 | \$ | N/A | |
| 8d | | 8d. | \$ <u> </u> | 0.00 | \$ <u> </u> | N/A | |
| 8e | | 8e. | <u>*</u> — | 0.00 | \$ | N/A | |
| 8f. | Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. | \$ | 0.00 | \$ | N/A | |
| 8g | | 8g. | \$ | 0.00 | \$ | N/A | |
| 8h | Other monthly income. Specify: | _ 8h.+ | · \$ | 0.00 | + \$ | N/A | |
| 9. A c | dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | \$ | 0.00 | \$ | N/A | |
| 10 C s | alculate monthly income. Add line 7 + line 9. | 10. \$ | - | 2,719.75 + \$ | | N/A = \$ 2,719 | 75 |
| | Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. Ψ | | <u>2,7 19.73</u> + ψ_ | | - Ψ <u>2,719</u> | .73 |
| 11. St Ind oth Do | ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, your ner friends or relatives. onot include any amounts already included in lines 2-10 or amounts that are not a pecify: | depen | • | • | | | .00 |
| W | dd the amount in the last column of line 10 to the amount in line 11. The res rite that amount on the Summary of Schedules and Statistical Summary of Certai plies | | | | | 12. \$ 2,719 | .75 |
| 13. D o | o you expect an increase or decrease within the year after you file this form | ? | | | | Combined monthly incon | 1e |
| | No. | | | | | | |

Schedule I: Your Income

page 2

Official Form B 6I

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| Fill | in this informa | ation to identify yo | our case: | | | | | |
|------------|----------------------------|------------------------------------|---------------|---|-----------------------|-----------|---|--|
| Deb | otor 1 | Bryan Porte | r | | | Che | eck if this is: | |
| Dob | otor 2 | | | | | | An amended filing | uing post potition abouter |
| | ouse, if filing) | | | | | | 13 expenses as of | wing post-petition chapter the following date: |
| Unit | ed States Bankı | ruptcy Court for the | : NORTH | IERN DISTRICT OF ILLIN | OIS | | MM / DD / YYYY | |
| | se number nown) | | | | | | A separate filing fo 2 maintains a sepa | r Debtor 2 because Debtor rate household |
| Of | fficial Fo | rm B 6J | | | | • | | |
| | | J: Your | _ Exper | ises | | | | 12/13 |
| Be info | as complete ormation. If m | and accurate as | possible. | If two married people ar ch another sheet to this | | | | |
| | | ribe Your House | ehold | | | | | |
| 1. | Is this a joir No. Go to | | | | | | | |
| | | es Debtor 2 live | in a separa | ate household? | | | | |
| | □ N □ Y | | st file a sep | earate Schedule J. | | | | |
| 2. | Do you have | e dependents? | ■ No | | | | | |
| | Do not list D Debtor 2. | ebtor 1 and | ☐ Yes. | Fill out this information for each dependent | Dependent's relati | | Dependent's age | Does dependent live with you? |
| | Do not state | | | | | | | □ No |
| | dependents' | names. | | | - | | | ☐ Yes ☐ No |
| | | | | | | | | ☐ Yes |
| | | | | | | | | □ No |
| | | | | | | | | Yes |
| | | | | | | | | □ No |
| 3. | Do vour ext | oenses include | _ | | - | | | ☐ Yes |
| 0. | expenses o | f people other t | han 👝 | No Yes | | | | |
| | yourself and | d your depende | nts? | res | | | | |
| exp | imate your ex | | our bankrı | y Expenses uptcy filing date unless y y is filed. If this is a supp | | | | |
| the | value of suc | h assistance an | | government assistance in luded it on <i>Schedule I:</i> Y | | | W | |
| (Of | ficial Form 6I | .) | | | | | Your exp | enses |
| 4. | | or home owners nd any rent for th | | ses for your residence. In r lot. | nclude first mortgage | e 4. | \$ | 1,076.00 |
| | If not includ | ded in line 4: | | | | | | |
| | 4a. Real e | estate taxes | | | | 4a. | \$ | 0.00 |
| | | erty, homeowner's | s, or renter | 's insurance | | 4b. | | 0.00 |
| | | | • | ipkeep expenses | | 4c. | · | 0.00 |
| 5 | | owner's associa | | dominium dues our residence, such as ho | mo oquity loons | 4d. 5. | \$ | 0.00 |
| U. | Auuitiviidi i | HULLUAUE DAVIII | enta iui VC | ou residence, such as no | me econy ioans | כ | .n | (1) (1)(1) |

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| Debtor 1 Bryan Porter | Case number (if known) | |
|--|---------------------------------------|------------------------------|
| 5. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. \$ | 200.00 |
| 6b. Water, sewer, garbage collection | 6b. \$ | 0.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 100.00 |
| 6d. Other. Specify: Cable/Internet | 6d. \$ | 100.00 |
| Food and housekeeping supplies | 7. \$ | 350.00 |
| Childcare and children's education costs | 8. \$ | |
| Clothing, laundry, and dry cleaning | 9. \$ | 0.00 |
| Personal care products and services | 10. \$ | 75.00 |
| | · - | 25.00 |
| Medical and dental expenses | 11. \$ | 10.00 |
| Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ | 200.00 |
| B. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ | 0.00 |
| Charitable contributions and religious donations | 14. \$ | 0.00 |
| insurance. | · · · · · · · · · · · · · · · · · · · | 0.00 |
| Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. \$ | 0.00 |
| 15b. Health insurance | 15b. \$ | 0.00 |
| 15c. Vehicle insurance | 15c. \$ | 100.00 |
| 15d. Other insurance. Specify: | 15d. \$ | 0.00 |
| Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. | | 0.00 |
| Specify: | 16. \$ | 0.00 |
| /. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. \$ | 482.00 |
| 17b. Car payments for Vehicle 2 | 17b. \$ | 0.00 |
| 17c. Other. Specify: | 17c. \$ | 0.00 |
| 17d. Other. Specify: | 17d. \$ | 0.00 |
| Your payments of alimony, maintenance, and support that you did not repo | | |
| deducted from your pay on line 5, Schedule I, Your Income (Official Form 6) | ı). 18. \$ | 0.00 |
| Other payments you make to support others who do not live with you. | \$ | 0.00 |
| Specify: | 19. | |
| Other real property expenses not included in lines 4 or 5 of this form or on | | |
| 20a. Mortgages on other property | 20a. \$ | 0.00 |
| 20b. Real estate taxes | 20b. \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | 0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ | 0.00 |
| 20e. Homeowner's association or condominium dues | 20e. \$ | 0.00 |
| . Other: Specify: | 21. +\$ | 0.00 |
| Your monthly expenses. Add lines 4 through 21. | 22. \$ | 2,718.00 |
| The result is your monthly expenses. | ΣΞ. Ψ | 2,110.00 |
| Calculate your monthly net income. | | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ | 2,719.75 |
| 23b. Copy your monthly expenses from line 22 above. | 23b\$ | 2,718.00 |
| === === ============================== | | 2,7 10.00 |
| 23c. Subtract your monthly expenses from your monthly income. | | |
| The result is your <i>monthly net income</i> . | 23c. \$ | 1.75 |
| | | |
| 4. Do you expect an increase or decrease in your expenses within the year aft | | |
| For example, do you expect to finish paying for your car loan within the year or do you expect modification to the terms of your mortgage? | ct your mortgage payment to increa | ase or decrease because of a |
| _ | | |
| ■ No. | | |
| ☐ Yes. Explain: | | |

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Bryan Porter | | | Case No. | | |
|---|--|-----------|--------------------------------------|----------|------------------------------|--|
| | | | Debtor(s) | Chapter | 7 | |
| | | | | | | |
| | DECLARATION C | ONCERN | ING DEBTOR'S SC | CHEDUL | ES | |
| DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR | | | | | | |
| | I declare under penalty of perjury the sheets, and that they are true and correct to the | | | | les, consisting of 21 | |
| Date . | March 5, 2015 | Signature | /s/ Bryan Porter Bryan Porter Debtor | | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

| In re | Bryan Porter | | Case No. | |
|-------|--------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,891.96 2015 - Avg monthly gross

\$46,703.54 2014 \$33,482.00 2013

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Palisades Collection v Debtor
11 M1-124475

NATURE OF PROCEEDING Civil COURT OR AGENCY AND LOCATION Cook STATUS OR
DISPOSITION
Judgment for
Palisades Garnishment

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

Palisades Collection Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541 DATE OF SEIZURE

2014

DESCRIPTION AND VALUE OF PROPERTY

Garnishment

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Gleason & Gleason LLC 77 W. Washington, Ste 1218 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2015

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$940.00 attorney fees plus
\$335.00 court filing fee.

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

E NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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B7 (Official Form 7) (04/13)

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS EN

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

DATE ISSUED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

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7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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Q.

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 5, 2015

Signature /s/ Bryan Porter

Bryan Porter

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

| In re Bryan Porter | | Case No. |
|---|---|--|
| | Debtor(s) | Chapter 7 |
| СНАРТІ | ER 7 INDIVIDUAL DEBTOR'S STA | TEMENT OF INTENTION |
| | operty of the estate. (Part A must be full Attach additional pages if necessary.) | y completed for EACH debt which is secured |
| Property No. 1 | | |
| Creditor's Name: Exeter Finance Corp | | Property Securing Debt: ota Camry - approx 60,000 miles |
| Property will be (check one): | | |
| ☐ Surrendered | ■ Retained | |
| If retaining the property, I intend t ☐ Redeem the property ■ Reaffirm the debt | to (check at least one): | |
| ☐ Other. Explain | (for example, avoid lien usin | g 11 U.S.C. § 522(f)). |
| Property is (check one): | | |
| Claimed as Exempt | □ Not cla | imed as exempt |
| PART B - Personal property subje Attach additional pages if necessar Property No. 1 | | f Part B must be completed for each unexpired least |
| Lessor's Name: -NONE- | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO |
| personal property subject to an u | inexpired lease. | s to any property of my estate securing a debt a |
| Date March 5, 2015 | Signature /s/ Bryan P Bryan Port | |

Debtor

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United States Bankruptcy Court Northern District of Illinois

| In re | Bryan Porter | | Case I | No | |
|-------|---|---|--------------------------------|-------------------------------------|--------|
| | | Debtor(s) | Chapt | er 7 | |
| | DISCLOSURE OF COMPE | NSATION OF ATTORN | EY FOR | DEBTOR(S) | |
| | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 paid to me within one year before the filing of the petition behalf of the debtor(s) in contemplation of or in connection | on in bankruptcy, or agreed to be pa | aid to me, for | | |
| | For legal services, I have agreed to accept | | \$ | 940.00 | |
| | Prior to the filing of this statement I have received | | \$ | 940.00 | |
| | Balance Due | | \$ | 0.00 | |
| 2. | The source of the compensation paid to me was: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 3. | The source of compensation to be paid to me is: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 4. | ■ I have not agreed to share the above-disclosed comp | ensation with any other person unl | ess they are n | nembers and associates of my law | / firm |
| | ☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the nar | | | | . A |
| 5. | In return for the above-disclosed fee, I have agreed to re | nder legal service for all aspects of | the bankrupt | cy case, including: | |
| | a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of credite d. [Other provisions as needed] a. Analysis of the debtor's financial situate petition in bankruptcy; | ement of affairs and plan which ma ors and confirmation hearing, and a | ny be required ny adjourned | ; hearings thereof; | ile a |
| | b. Preparation and filing of any petition, | schedules, statements of affa | airs and pla | n which may be required; | |
| | c. Representation of the debtor at the m thereof; | eeting of creditors and confir | mation hea | ring, and any adjourned hea | rings |
| 6. | By agreement with the debtor(s), the above-disclosed fee a. Representation of the debtors in any proceeding. | | | oidances, or any other adver | sary |
| | b. Debtor is responsible for the 2 mand | atory credit counseling class | es. | | |
| | c. This fee agreement does not include | representation in motions to | redeem. | | |
| | | CERTIFICATION | | | |
| | I certify that the foregoing is a complete statement of any pankruptcy proceeding. | y agreement or arrangement for pa | yment to me t | For representation of the debtor(s) | in |
| Date | d: March 5, 2015 | /s/ Julie Gleason | | | |
| | | Julie Gleason 62735 | | | |
| | | Gleason & Gleason 77 W Washington, S | | | |
| | | Chicago, IL 60602 | | | |
| | | (312) 578-9530 Fax | : (312) 578-9 | 9524 | |
| | | troy@chicagobk.co | П | | |

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Gleason and Gleason Law Offices

77 W Washington St, Ste 1218, Chicago, IL 60602

Phone (312) 578-9530 Fax (312) 578-9524

Chapter 7 Fee Agreement

- 1. Nature of Agreement: The following agreement, if accepted, will constitute a legal obligation on the part of the undersigned to pay for legal services, costs and disbursements as set forth herein, relating to or arising out of the representation of the Undersigned by the law firm known as Gleason and Gleason in connection with the filing of a chapter 7 case under Title 11 of the United States Code (bankruptcy code).
- 2. Services Provided: Flat Fee of \$1275.00 includes only the following: one credit report (single or joint), \$335 filing fee, and \$940.00 in attorney fees and shall include all ordinary, necessary and reasonably foreseeable legal services related to the Chapter 7 bankruptcy including initial consultation, the preparation of the petition, schedules, statements, appearance at the first meeting of creditors, assistance with reaffirmation agreements, communications with Client, Creditors and the Court/US Trustee as necessary.

3. Additional Fees:

Required: Fees do not include 2 mandatory credit classes to be taken over the phone or internet. The fees for these classes are payable directly to the provider of the classes.

May be required:

- \$30 court costs to amend/add creditors after case filing.
- \$100 additional attorney fee to Gleason and Gleason if you do not attend your first scheduled meeting of creditors.
- In unusual circumstances your case trustee may charge for missing your 341 meeting.
- \$260 Reopening Fee for failure to file second class certificate. It is the policy of Gleason and Gleason that you must take the second class between case filing and your meeting of creditors.

 The undersigned agrees that if your case is closed without discharge for failure to take the second class it is your responsibility to pay this reopening fee if your certificate is dated after your first 341 meeting date regardless of the

reason it was not received or filed. If the certificate is dated before your 341 meeting of creditors Gleason and

Gleason assumes the responsibility for paying the reopening fee.

\$260 Reopening Fee for any other reason is the responsibility of the undersigned.
 Services Not Provided: The flat Fee quoted above does not include the following: adversary proceedings (lawsuits by or

against you in bankruptcy court), motions to redeem, motions to reopen, representation regarding unscheduled or undisclosed debts, assets or liens, representation in any court other than bankruptcy court including but not limited to state court civil, criminal or administrative actions and proceedings, satisfaction of judgments after discharge, conversion to another chapter of the Bankruptcy Code, dismissal of your case by you, tax preparation or advice, mortgage or loan modifications, fixing credit report errors or dealing with the credit bureaus in any way, real estate transactions or other matters not specifically included above.

5. Refund of Unearned Attorney Fees If the undersigned client decides to terminate representation, client agrees to notify Gleason and Gleason in writing. Gleason and Gleason shall nevertheless have the right to be paid for all work done and costs incurred. Attorney time shall be calculated at \$300.00 per hour including all work and costs incurred from the initial consultation through receipt of written termination. In many cases all or most of the retainer is used as we begin preparing your case for filing as soon as you retain us.

6. Disclosure of STANDING ORDER by United States Bankruptcy Court Northern District of Illinois
In a case under Chapter 7 of the Bankruptcy Code where (1) the debtor's attorney has agreed to represent the debtor conditioned on the debtor entering into an agreement after the filing of the case to pay the attorney for services rendered After the filing of the case, and (2) the debtor refuses to enter into such an agreement, the court may allow the attorney to withdraw from representation of the debtor, on motion of the attorney with notice to the debtor, the trustee, and the U.S. Trustee.

| Down Payment $\$ \frac{42}{200}$ [] Cas | h [] Money Order [] Debit [] | Check # |
|---|------------------------------|------------|
| Client X Bryan Porter | Attorney / | Ing/Heason |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Rankruntey Court

| | | rn District of Illinois | ui i | | |
|--------|--|--------------------------------------|--------------------|----------------------|----------|
| In re | Bryan Porter | | Case No. | | |
| | | Debtor(s) | Chapter | 7 | |
| Code. | CERTIFICATION OF NO UNDER § 342(b) Of Certi I (We), the debtor(s), affirm that I (we) have received to the control of the cont | F THE BANKRUPT fication of Debtor | CCY CODE | | ıkruptcy |
| | Douton | V Jol Bruon Bor | . | March F 20 | 45 |
| | Porter d Name(s) of Debtor(s) | X /s/ Bryan Por Signature of D | | March 5, 201 Date | 15 |
| Case N | No. (if known) | X | | | |
| | | Signature of J | oint Debtor (if an | y) Date | |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. \S 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy CourtNorthern District of Illinois

| | | Northern District of Inhiois | | |
|-------|--|---------------------------------------|-------------------------------|----------------|
| In re | Bryan Porter | | Case No. | |
| | | Debtor(s) | Chapter 7 | |
| | VE | CRIFICATION OF CREDITOR | MATRIX | |
| | | Number o | of Creditors: | 21 |
| | The above-named Debtor(s) (our) knowledge. | hereby verifies that the list of cred | litors is true and correct to | the best of my |
| Date: | March 5, 2015 | /s/ Bryan Porter Bryan Porter | | |

Adler & Associates Ltd. 25 E. Washington St, #1221 Chicago, IL 60602

Arnoldharris 111 West Jackson B Chicago, IL 60604

Bk Of Amer Po Box 982235 El Paso, TX 79998

Blatt Hasenmiller Leibsker & Moore 10 S LaSalle St Suite 2200 Chicago, IL 60603

City of Chicago Attn: Bankruptcy/Parking tickets 121 N LaSalle BSMT 107 Chicago, IL 60602

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Exeter Finance Corp Po Box 166097 Irving, TX 75016

Harris & Harris 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

IC System Inc 444 Highway 96 East, PO Box 64378 Saint Paul, MN 55164

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338 Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Joseph Mann & Creed 20600 Chagrin Blvd Ste 5 Shaker Heights, OH 44122

Linebarger Goggan Blair & Sampson 233 S Wacker Suite 4030 Chicago, IL 60606

LVNV Funding PO Box 10587 Greenville, SC 29603

Navient Po Box 9655 Wilkes Barre, PA 18773

Navient Po Box 9500 Wilkes Barre, PA 18773

Palisad Coll Attention: Banktruptcy Department Po Box 1244 Englewood Cliffs, NJ 07632

Tidewater Credit Servi 565 Cedar Rd Chesapeake, VA 23320

U S Dept Of Ed/Gsl/Atl Po Box 4222 Iowa City, IA 52244 Village of Bridgeview Attn: Village Attorney 7500 S Oketo Ave Bridgeview, IL 60455